## CERT TICATE OF PUBLI ATION

From THE NEWS-POST

Frederick, Md.

Niles, Barton & Wilmer 929 North Howard Street Baltimore, Maryland 21201 (301) 539-3240

## SUBSTITUTE TRUSTES' SALE

OF VALUABLE IMPROVED

(FEE SIMPLE) PROPERTY

THE IMPROVEMENTS THEREON BEING

KNOWN AS

301 East Potomac Street

Brunswick, Maryland

Under and by virtue of the (power of sale) contained in a certain Purchase Money Deed of Trust from Steven Leslie Garrott, and Catherine L. Garrott, to Bernard H. Kanstoroom and Laurence Levitan, Trustees, dated May 12, 1977 and recorded among the Land Records of Erederick County, in Liber 1017, folio 1002, the holder of the indebtedness secured by the Deed of Trust having appointed James A. Cole and Anita M. Nock, Substitute Trustees, by instrument duly executed, acknowledged and recorded among the aforesaid Land Records, default having occurred under the terms thereof, and at the request of the parties secured thereby, the undersigned Substitute Trustees will offer for sale at Public Auction (on the Courthouse steps) on:

OCTOBER 10, 1986 AT 11:00 O' CLOCK A.M.

ALL THAT PROPERTY DESCRIBED as follows:

All that lot or parcel of land situate, lying and being in the Town of Brunswick, Brunswick Election District, Frederick County, Maryland, being designated as Lot 1, Block 7, as shown on the Plat of the Real Estate and Improvement Company's Subdivision of Part of Brunswick, as recorded in Liber W.I.P. 13, folio 311, one of the Land Records of Frederick County, Maryland, and being now known and designated as 301 East Potomac Street, Brunswick, Maryland.

BEING all that real estate described and conveyed in a Deed from Melvin E. Minnick and Rachel R. Minnick, his wife, unto Steven Leslie Garrott and Catherine L. Garrott, his wife, dated May 12, 1977, filed for record in office of Clerk of Court on May 13, 1977 at 10:33 a.m., in

Land Record Book 1017, folio 1000.

The property is improved by a dwelling.

TERMS OF SALE: This advertisement, as amended or supplemented by any oral announcements during the conduct of the sale, constitutes the Substitute Trustees' entire terms upon which such premises shall be offered for sale, sold or purchased. The Substitute Trustees reserve the unqualified right to withdraw the premises, in whole or in part, at any time before sale or to release the premises, in whole or in part, from said Deed of Trust lien at any time before sale. If the Substitute Trustees determine that any opening bid is not commensurate with the value of the premises, they may reject the bid and withdraw the premises from sale. The highest bidder acknowledged by the Substitute Trustees shall be the purchaser. If any dispute arises among the bidders, the Substitute Trustees shall have the sole and final discretion either to determine the successful bidder or to reoffer and resell the premises.

Substitute Trustees nor any other party make any warranty or representation, either expressed or implied, of any kind or character, with respect to the premises' physical condition, and no warranty as to the description of the improvements. The premises are sold subject to any and all covenants, conditions, restrictions, easements, rights-of-way and limitations of record. The premises are sold subject to the rights, if any, of persons, other than the Substitute Trustees, in possession of all or of any part of the premises as tenants under recorded or unrecorded leases, if any. Neither the Substitute Trustees nor any other party guarantee or covenant to deliver or in any way obtain possession of the premises for any purchaser.

A deposit of \$3,000.00 in cash, certified check or some other form of exchange acceptable to the Substitute Trustees, in their sole and final discretion, will be required from the purchaser at the time of sale. The balance of the purchase price, together with interest on such balance at the rate of eight percent (8.0%) per annum from the date of sale to the date of settlement, must be paid in cash or equivalent current tunds at the date of settlement.

This is to certify that the annexed Militalia was published in militalia a newspaper published in Frederick County on the following dates:

THE NEWS-POST

Per En 1111/1/11/11

The premises are sold "as-is", and neither the Substitute Trustees nor any other party make any warranty or representation, either expressed or implied, of any kind or character, with respect to the premises' physical condition, and no warranty as to the description of the improvements. The premises are sold subject to any and all covenants, conditions, restrictions, easements, rights-of-way and limitations of record. The premises are sold subject to the rights, if any, of persons, other than the Substitute Trustees, in possession of all or of any part of the premises as tenants under recorded or unrecorded leases, if any. Neither the Substitute Trustees nor any other party guarantee or covenant to deliver or in any way obtain possession of the premises for any purchaser.

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funds at the date of settlement.

All state and local ad valorem real estate taxes, other public charges, regular and special assessments and the like shall be adjusted to the date of the foreclosure sale and thereafter assumed by the purchaser. The purchaser shall pay all state and local transfer taxes, recordation taxes and fees, title examination costs, attorneys' fees, conveyancing fees, notacy fees and all other incidental settlement costs.

The purchaser shall settle and comply with the sale terms within twenty (20) days following final ratification of sale by the Circuit Court for Frederick County unless said period is extended by the Substitute Trustees for good cause shown.

TIME IS OF THE ESSENCE:

If the purchaser defaults, in addition to any other legal or equitable remedies available to him, the Substitute Trustees may declare the entire deposit forfeited and reself the premises at the risk and cost of the defaulting purchaser. In such event, the defaulting purchaser shall be liable for the payment of any deficiency in the purchase price, all costs and expenses of both sales, reasonable attorneys' fees, all other charges due and incidental damages. The parties' respective rights and obligations regarding the Terms of Sale and the conduct of the sale shall be governed by and interpreted according to the laws of the State of Maryland.

Prospective bidders and other interested parties may obtain additional or more detailed information concerning this sale by contacting the Substitute Trustees. When calling, please refer to the property's address and the relevant county.

JAMES A. COLE, ANITA M. NOCK Substitute Trustees. c/o Niles, Barton & Wilmer 929 North Howard Street Baltimore, Maryland 21201 (301) 539-3240

(ALEX COOPER AUCTS.) INC. 908 YORK ROAD TOWSON, MARYLAND 21204 301-828-4838)